
WATERLINES

News affecting the management and use of Indiana's water resources

DIVISION OF WATER
INDIANA DEPARTMENT OF NATURAL RESOURCES
FALL-WINTER 1999

Division of Water Undergoes Reorganization

Have you been in contact with the Division of Water lately? Whether it was a phone call or a visit to the office, you probably noticed significant changes. The Division has undergone not only an organizational renovation but also a physical renovation of the downtown Indianapolis office. This reorganization also included marked changes in phone and customer service procedures.

Division Director, Michael Neyer, P.E., recognized a need to improve the Division's operations and began efforts to do so in the Spring of 1999. A consultant was selected to guide this process and soon reorganization teams consisting of all levels of Division of Water staff were involved.

Since time and financial constraints would not allow every area of the Division to be "reorganized" at one time, decisions had to be made as to what should be tackled in this effort. Permits and Recommendations were identified as the major areas of concentration. Procedures, tasks, and workflows involved with both permits and recommendations were carefully analyzed.

New procedures and training tools were developed during the last months of 1999. Implementation of these new procedures and training is intended

to decrease duplication in tasks and increase efficiency overall. Many of the new procedures and practices became effective on December 1, 1999. "Fine tuning" is being done as needs are identified.

One product of this analysis was the creation of basin teams for the Permit and Recommendation processes. The State was divided into three parts based on the State's river basins—North, Central, and South. The Division's hydraulic engineers and technical staff now work in teams, each being assigned to a basin and concentrating on the projects within their respective basins. This new practice will provide a more consistent and efficient approach to the work being done.

The Division is still organized into three branches;

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however, these too have changed in staff and leadership. Assistant Director, George Bowman, P.E., is now overseeing the **Customer Service/ Education Branch**; James Hebenstreit, P.E., is the Assistant Director in charge of the **Technical Services Branch**; and Kenneth Smith, P.E., Assistant Director, is now responsible for the **Engineering Services Branch**.

The physical renovation of the office was completed in January 2000. Areas designed to better accommodate the walk-in customer are now in place. This includes three conference rooms for Division staff to meet with customers and assist them. In the reception area, the walk-in customer will find customer service representatives to assist them as well as computer workstations where they will be able to access information (read only) from some of the Division’s databases.

The intent of the reorganization is to provide a better service to the Division’s customers and to increase the efficiency of the Division overall. As with most any change, this process has not been without “transition pains”. The Division appreciates your patience during this time and welcomes your comments.~



Federal Fiscal Year Ends 52 Major Disaster Declarations

Federal Fiscal Year 1999 (FFY99), which ended on September 30, 1999, concluded with President Clinton issuing a total of 52 major disaster declarations in 35 states. There were also 16

federal emergencies declared, mostly on the Eastern Seaboard.

The year’s disasters were framed by hurricanes, with the first declaration last October for Hurricane Georges in Mississippi and the last for Hurricane Floyd in Maryland. Major disasters were concentrated in the Midwest and, with hurricane season, along the Eastern Seaboard.

There were no disaster declarations in 13 states or any of the U. S. territories. States that did not receive major disaster declarations include Alaska, Arizona, Hawaii, Idaho, Indiana, Kentucky, Massachusetts, Michigan, Montana, New Hampshire, Ohio, Oregon, Rhode Island, Vermont, and West Virginia.

By a large margin, the most significant multi-state incident of the year was Hurricane Floyd. The hurricane resulted in 10 major disasters and seven emergency declarations. Other significant multi-state events during FFY99 included the December 1998 ice storm that hit Louisiana, Mississippi, Alabama, and Tennessee, and the deadly tornado outbreak in the Midwest that led to disaster declarations in Texas, Oklahoma, Kansas, and Tennessee.

Compared to the last several years, FFY99 was moderately busy. Declaration totals in previous calendar years include:

1996	72
1997	49
1998	61

Tennessee had the most disaster declarations in FFY99 with four separate declarations. Florida suffered two major disasters, two emergency declarations and recieved numerous Fire Suppression Assistance grants.

**adapted from internet 10/5/99,
www.fema.gov.~*

CRS Communities recognized at INAFSM Annual Conference



The Third Annual Indiana Association for Floodplain and Stormwater Management (INAFSM) Conference was held at the Potawami Inn in Pokagon State Park in Angola on October 20-22. This was a very informative conference. Excellent presentations were given regarding many areas of floodplain and stormwater management. INAFSM awards presented at the conference included: Excellence in Stormwater Management Award – Town of Dyer; Excellence in Floodplain Management Award - Ms. Jill Blank; and, Chairman's Award for Outstanding Service in Support of the INAFSM - Mr. Dave Knipe. In addition, special recognition was given to Indiana communities that currently participate in the Community Rating System (CRS). Representatives for 12 of the current 14 CRS communities were on hand at the awards luncheon on October 21 to accept plaques from the Federal Emergency Management Agency on behalf of their communities.

The City of Fort Wayne, Hamilton County, City of Kokomo, City of Noblesville, and Vanderburgh County were recognized for their Class 8 Rating in CRS. Bartholomew County, the City of Columbus, the City of Decatur, the City of Evansville, Kosciusko County, the Village of Milford Junction, the Town of North Webster, the Town of Syracuse, and Vigo County were recognized for their Class 9 Rating. (Representatives for the City of Evansville and Vanderburgh County were unable to attend. Their

plaques will be presented to them at a later date.)

Under the CRS, there is an incentive for communities to do more than just regulate construction of new buildings to minimum national standards. Under this voluntary program, flood insurance premiums are adjusted to reflect community activities that reduce flood damage through extra measures taken in the areas of public information, mapping and regulations, flood damage reduction, and flood preparedness. These communities have undertaken floodplain management activities above and beyond the minimums of the National Flood Insurance Program. We commend these communities for their efforts and we encourage other communities to consider this program.

For further information about CRS, communities can contact Mr. Jack W. Clark, Jr. at 502-423-5063. Mr. Clark has recently been appointed as the ISO/CRS Specialist to serve the State of Indiana. He can also be reached by e-mail at JWClark@ISO.com.☺

Local Floodplain Administrators Guide Coming

A new guide for local floodplain administrators has been drafted by the Floodplain Management Section Staff and is currently in the review process. The guide contains information that will assist floodplain administrators in understanding concepts of the National Flood Insurance Program (NFIP).

The guide addresses community responsibilities involved in the practice of floodplain management as part of their participation in the NFIP. The appendix includes sample forms and contact information.

Once published, copies of the guide will be distributed to local floodplain administrators in each of the State's NFIP participating communities. This guide should serve as an excellent resource at the local level.☺

CONFERENCE CORNER

Flood Fight Operations Course

The Indiana Emergency Management Training Program will conduct a Flood Fight Operations Course on August 10-11, 2000 in Clarksville. This two-day course is designed to develop the skills of emergency management response personnel in flood fighting operations. The course addresses flood fight methods, levee and flood works monitoring, sandbagging, information gathering and decision making processes. For more information, contact Betsy Galloway, Manager, Training Branch, State Emergency Management Agency at 317-232-3984 or by e-mail at bgalloway@sema.state.in.us.

NFIP Workshops

The Department of Natural Resources, Division of Water, will be conducting eight workshops this year. The following have been scheduled for March 2000.

March 7	Bedford
March 14	Elkhart
March 16	Indianapolis

Five additional workshops will be scheduled at other sites throughout the state in April and May. If you are interested in attending one of these workshops or if you would like to host a workshop in your area, please contact Anita Nance, Division of Water, at 317-232-4160 or toll-free (in Indiana) at 1-877-928-3755.

Floodplain Manager Certification Exam

Are you interested in becoming a Certified Floodplain Manager? On March 21, 2000, the DNR Division of Water will proctor the first Association of State Floodplain Managers (ASFPM) Certified

Floodplain Manager (CFM) Exam offered in Indiana at the Indiana Government Center in Indianapolis.

Anyone can apply and take the ASFPM CFM exam, except those from a state with its own accredited certification program. They must apply for and take that state's exam. The application fee is \$100 for ASFPM members (individual membership) and \$240 for non-members. For further information, please contact Greg Main, NFIP State Coordinator, at the Division of Water at 317-232-4160 or toll free (in Indiana) at 1-877-928-3755.~

FEMA Elevation Certificate Redesigned

At the beginning of 1998, a work group convened by the Federal Insurance Administration (FIA) began the task to analyze, redesign, test, and revise the National Flood Insurance Program's (NFIP's) Elevation Certificate (EC). For the last few years, the FIA Underwriting Branch collected comments from EC users such as surveyors, engineers, floodplain managers, and insurance agents. After integrating their comments, as well as those provided by technical engineering and surveying advisors and experts in the insurance industry, the work group revisited the EC and its instructions. Final revisions were made and the redesigned EC became effective on August 1, 1999.

Mandatory use of the new EC by insurance agents for flood insurance policies and by Community Rating System (CRS) communities applying for credit in the 300 Series was to begin on January 1, 2000. **Based on a request from the Flood Insurance Producers National Committee (FIPNC), the FIA has agreed to delay the date for mandatory use of the EC to October 1, 2000.** This delay will allow time for additional training of insurance agents, surveyors, engineers, and floodplain managers.

The form was improved to make it more defined. For example, the new form collects more elevation information on a building. Surveyors or engineers

must provide all of the elevation measurements that underwriters need to rate a building's susceptibility to flooding, but with the new form they no longer have to understand the NFIP's guidelines. Surveyors and engineers are now required to perform what they were trained to do, and that is to certify the building's elevation and location.

An accurate EC documents a building's vulnerability to flooding as well as its compliance with floodplain management requirements. To the insurance agent or underwriter who rates the structure, the EC is an essential tool for determining the annual premium charged for flood insurance coverage.

But if flood waters strike and the EC for a building has been filled out incorrectly or incompletely, the policyholder stands to receive a costly surprise when seeking an NFIP claims payment for flood damages to the structure or its contents. The misrating of buildings due to incorrect information supplied on the EC can delay not only the issuance of flood policies, but also the settlement of insurance claims. The new form should lessen the risk of incorrect information.

Several new questions have been added to the new FEMA EC: highest grade adjacent to the building; existence of an attached garage; lowest elevation of machinery or equipment eligible for NFIP coverage in an attached garage or enclosure; and number and size of "permanent openings" or flood vents. One of several new sections on the form records community resource information—completed at the option of the local official who administers the community's floodplain management ordinance.

The new EC form and instructions are available from the FEMA Distribution Center at 800-480-2520 (ask for FEMA Form 81-31). In addition, the form can be downloaded off the internet at www.fema.gov/mit/tsd.



Floodplain Management staff pictured left to right: Beth Tallon, Greg Main, Debbie Smith, Sean Gorman, and Anita Nance.

Floodplain Management Section Staff Update

The Floodplain Management Section Staff had to say good-bye to two staff members this past year. Brian Mahern accepted a position with the Indiana Regulatory and Utility Commission in March 1999. Nicole Peters left the Division of Water in August 1999 to pursue a law degree at Valparaiso University. We wish both of them the best in their new endeavors.

Sean Gorman began work in the Floodplain Management Section in June of 1999. He is now the Planner responsible for southern Indiana NFIP communities. Sean received a Bachelor of Science Degree in Public Affairs from Indiana University and currently resides in Bloomington with his wife and daughter.

Anita Nance previously covered the NFIP communities of southern Indiana. She has been promoted to the position of Senior Water Planner. Among other duties, Anita will be responsible for the workshops presented by the Floodplain Management Section and she is the editor of the *Waterlines* publication.

Beth Tallon is the most recent addition to the Floodplain Management Section. Beth is a graduate of Indiana University with a degree in Public Policy. She also has a minor in American History. Beth grew up in Syracuse, Indiana, a small town in northern Indiana. She will be the Water Planner for northern Indiana.

Debbie Smith continues as the Section Head for

the Floodplain Management Section; also, Greg Main continues his role as the NFIP State Coordinator. **We welcome Sean and Beth to our staff.**

The Floodplain Management Section staff can be reached at (317) 232-4160 or toll-free (in Indiana) at 1-877-928-3755. You can also reach our staff by e-mail at the following addresses:

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Floodplain Managers Responsibilities Under Increased Cost of Compliance (ICC) Coverage

One June 1, 1997, FEMA made ICC coverage under the National Flood Insurance Program (NFIP) available for the first time. ICC is an endorsement to an NFIP Standard Flood Insurance Policy (SFIP) that provides for the payment of additional claim funds to help pay for the cost to comply with State or community floodplain management laws or ordinances after a flood event where the building has been declared substantially damaged or repetitively damaged. ICC can help to pay for the cost to elevate, floodproof, demolish, or relocate the building up to a maximum benefit of \$15,000. **But, for the property owner to be eligible to receive an ICC claim payment, the local floodplain manager's role is absolutely critical.**

ICC claims are adjusted separately from flood damage claims under the SFIP. In order for the claims adjuster to process the claim for an ICC payment, he or she must obtain a copy of the local official's written determination that the building is substantially damaged or is a repetitive loss building. The determination may be in the form of a letter along with a copy of the relevant substantial damage provision or repetitive loss provision in the local floodplain management ordinance.

Because the local official's role is so critical, the FEMA Regional Office will continue its efforts to contact local community officials immediately after a disaster to explain substantial damage responsibilities and ICC coverage. In addition, communities may receive letters from FEMA providing notification that a structure may have been substantially damaged. It is each community's responsibility to contact the property owner and determine whether the damage meets the substantial damage provisions of the floodplain management ordinance. This information is considered confidential and privileged and is covered by the Privacy Act of 1974. Therefore, it may be used to determine potential substantially damaged structures but can't be shared with anyone outside of the local official's office. The FEMA Regional Office will also request a report on the status of the buildings.

"Repetitive loss structures" can also be eligible for ICC claim payment. The National Flood Insurance Reform Act (NFIRA) defines repetitive loss as "flood related damages on two occasions during a 10-year period ending on the date of the event for which the second claim is made, in which the cost of repair, on the average, equaled or exceeded 25% of the market value for each flood event." Two conditions must be met for an ICC claim to be paid for a "repetitive loss structure". The community has adopted and is enforcing a "repetitive loss" provision; and, the building has a history of NFIP claim payments that meet the NFIRA definition of "repetitive loss structure".

Once it has been determined that the owner is eligible for ICC, the floodplain manager should work closely with the property owner to determine a mitigation measure that is in the best interest of the property owner and the community as a whole. The floodplain manager will then be responsible for issuing the appropriate permits and inspecting the structure as the work progresses. A final claim payment will not be made until the Claims representative has received a copy of the "certificate of occupancy" or similar written documentation from the community that all work associated with the mitigation measure has been

completed in accordance with State and local laws and ordinances.

Remember that these funds can also be used as a match to Hazard Mitigation Grant Program and Flood Mitigation Assistance Program funds. The use of ICC claims as a match could provide a community with thousands of dollars in matching money that they would not ordinarily have available. For more information, you can contact the FEMA Regional Office at (312) 408-5548.

**information provided by FEMA*

PRECIPITATION REPORT FOR JULY THROUGH DECEMBER 1999

Much of Indiana experienced a general drying trend and above normal temperatures during the last half of 1999. Rainfall amounts from the first half of the year were not sufficient to keep 1999 within normal precipitation levels at year's end.

The drought conditions began in July and most areas were dry for the whole of the month. In August, the dry conditions continued with only scattered rain events occurring in portions of the state.



The "Drought of 1999" intensified in September.

Conditions didn't improve until the end of the September 1999, making it the seventh driest on record. The White River in southwest Indiana fell to critically low levels. As a result, a small amount of water was released from Lake Monroe to alleviate the situation. The same occurred with the Corps of Engineers reservoirs on the Wabash River.

The drought eased during October but did not disappear. The only significant rain to fall in many areas of central and southern Indiana occurred on the 8th and 9th. Rainfall of 1 to about 3 inches was recorded. This single rain represented 60% to 95% of the monthly rain received during October for that portion of Indiana.

During November, the drought re-intensified as much of Indiana experienced the warmest and driest Novembers of record. Water levels in rivers, streams, lakes, and reservoirs continued to diminish throughout the month. For Indianapolis, it was the third driest November on record and the driest since 1917.

December brought some relief from the drought with portions of the State receiving up to an inch of rain. This December capped a dry 1999 with all portions of the state suffering extremely low precipitation levels, in some cases over 6 to 8 inches below normal.

		KEY:	<div>ACTUAL (INCHES)</div> <div>NORMAL (INCHES)</div>				
Airport	July	August	September	October	November	December	Totals
Locations	1999	1999	1999	1999	1999	1999	1999
CHICAGO	3.73	2.30	3.27	1.07	0.44	2.51	37.49
IL	3.66	4.22	3.82	2.41	2.92	2.47	35.78
SOUTH BEND	2.39	4.12	1.25	1.37	1.31	2.63	29.50
IN	3.82	3.67	3.63	3.08	3.27	3.30	39.15
FORT WAYNE	1.07	3.10	1.03	2.32	1.01	1.97	28.15
IN	3.45	3.37	2.67	2.49	2.79	2.89	34.73
INDIANAPOLIS	2.96	1.50	0.75	1.82	0.68	2.58	32.17
IN	4.47	3.64	2.87	2.63	3.24	3.34	39.93
EVANSVILLE	2.00	0.64	0.39	2.80	0.51	5.06	30.73
IN	4.04	3.11	2.97	2.87	3.73	3.67	43.14
LOUISVILLE	0.34	0.97	1.74	2.46	1.61	4.63	35.35
KY	4.51	3.54	3.16	2.71	3.70	3.64	44.38
CINCINNATI	3.16	2.61	0.86	2.49	1.40	3.56	32.53
OH	3.84	3.35	2.88	2.86	3.46	3.15	41.31

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Editor - Anita Nance

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